

Medicaid Income Limits for 2009

To qualify for Medicaid through SSI the income limit for an aged, blind or disabled individual cannot exceed \$694 per month or \$1,031 for a couple. In addition, resource limits apply. For an individual the resources cannot exceed \$2,000 per month or \$3,000 per month for a couple. Some examples of resources are: cash, money in checking and savings accounts, loans, promissory notes, stocks, bonds, time deposits (certificates of deposit, annuities, etc), mutual funds, mineral and timber rights, real estate, etc. Individuals must apply with the [Social Security Administration](#) for the SSI (Supplemental Security Income) Program.

Nursing Home (Institutionalized) Medicaid:

The Medicaid income limit for individuals eligible for the Nursing Home (institutional) program is \$2,022 per month. The resource limit is \$2,000 as of the first day of the month. Please see the “[Medicaid for the Elderly and Disabled](#)” handout for detailed information.

Home and Community Based Waivers:

The income limits for these waivers are as follows:

Elderly and Disabled Waiver is \$2,022 per month.

Independent Living Waiver is \$2,022 per month.

Mental Retardation Waiver is \$2,022 per month.

HIV/AIDS Waiver is \$2,022 per month.

Living at Home Waiver is \$694 per month. (Persons must be receiving SSI.)

Technology Assisted Waiver is \$2,022 per month.

The resource limit for these waivers is \$2,000 per month.

OMB or Qualified Medicare Beneficiary:

Income cannot exceed \$923 per month for an individual.

Income cannot exceed \$1,235 per month for a couple.

SLMB or Specified Low Income Medicare Beneficiary:

Income cannot exceed \$1,103 per month for an individual.

Income cannot exceed \$1,477 per month for a couple.

QI-1 or Qualified Individual:

Income cannot exceed \$1,239 per month for an individual.

Income cannot exceed \$1,660 per month for a couple.

No new applications are being accepted for the QI-1 program at this time.

NOTE: The resource limits do not apply for these Medicare related programs. If both spouses are on Medicare, their combined income cannot exceed the couple income limit. If only one spouse has Medicare, then the Medicare spouse who is applying can have income of no more than the individual limit and the income of both spouses combined can be no more than the couple limit.

SOBRA Medicaid (Pregnant Women and Children under 6 years of age) - 133% of federal poverty level:

Income after deductions cannot exceed \$1,201 per month for a family of 1
Income after deductions cannot exceed \$1,615 per month for a family of 2
Income after deductions cannot exceed \$2,030 per month for a family of 3
Income after deductions cannot exceed \$2,444 per month for a family of 4

SOBRA Medicaid (Children 6 to 19 years of age) – 100% of federal poverty level:

Income after deductions cannot exceed \$903 per month for a family of 1
Income after deductions cannot exceed \$1,215 per month for a family of 2
Income after deductions cannot exceed \$1,526 per month for a family of 3
Income after deductions cannot exceed \$1,838 per month for a family of 4

Medicaid for Low Income Families:

Income after deductions cannot exceed \$111 per month for a family of 1
Income after deductions cannot exceed \$137 per month for a family of 2
Income after deductions cannot exceed \$164 per month for a family of 3
Income after deductions cannot exceed \$194 per month for a family of 4

(Please see the eligibility requirements for [SOBRA/MLIF \(Medicaid for Low Income Families\)](#) handout for family sizes over 4.)

NOTE: Certain deductions, such as \$90 work deduction per wage earner, dependent care costs and \$50 per household for child support received, may be deducted from the gross income to determine the net income amount for the SOBRA and MLIF programs.

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